

<i>SERFF Tracking Number:</i>	<i>UNUM-127191753</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Unum Life Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>49279</i>
<i>Company Tracking Number:</i>	<i>EN-1583 (7-11)</i>		
<i>TOI:</i>	<i>LTC03G Group Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03G.001 Qualified</i>
<i>Product Name:</i>	<i>Group Long Term Care</i>		
<i>Project Name/Number:</i>	<i>EN-1583 (7-11)/EN-1583 (7-11)</i>		

## Filing at a Glance

Company: Unum Life Insurance Company of America

Product Name: Group Long Term Care

SERFF Tr Num: UNUM-127191753 State: Arkansas

TOI: LTC03G Group Long Term Care

SERFF Status: Closed-Filed-

State Tr Num: 49279

Closed

Sub-TOI: LTC03G.001 Qualified

Co Tr Num: EN-1583 (7-11)

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Jay Burt, Stephanie Coffin, Disposition Date: 08/10/2011

Lisa Hanson, Jason Sirois,

Vanessa Vice, Shawna Weitz

Date Submitted: 07/12/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: EN-1583 (7-11)

Status of Filing in Domicile: Pending

Project Number: EN-1583 (7-11)

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type:

Overall Rate Impact:

Filing Status Changed: 08/10/2011

State Status Changed: 08/10/2011

Deemer Date:

Created By: Jay Burt

Submitted By: Lisa Hanson

Corresponding Filing Tracking Number:

Filing Description:

Dear Reviewer:

The enclosed Group Long Term Care Enrollment Brochure, EN-1583 (7-11) is being submitted for your review and approval. This Group Long Term Care Brochure is new and does not replace any form currently on file with your department. It is intended to be used with employer groups and distributed to employees as part of the Group Long Term Care enrollment process.

EN-1583 (7-11) is designed to be used with Unum's Group Long Term Care Reimbursement product, RGLTC04,

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marketed by Unum's subsidiary Unum Life Insurance Company of America. Policy form RGLTC04 was approved by your department on June 1, 2004.

Should revisions be made to this material, we will refile for approval with your department.

Thank you for your attention to this filing. If you should have any questions, please feel free to contact me.

Sincerely,

Lisa M. Hanson

## Company and Contact

### Filing Contact Information

Jay Burt, Contract Consultant jkburt@unum.com  
2211 Congress Street 207-575-5738 [Phone]  
Portland, ME 04122 423-209-3499 [FAX]

### Filing Company Information

Unum Life Insurance Company of America CoCode: 62235 State of Domicile: Maine  
2211 Congress Street Group Code: 565 Company Type: L&H  
Portland, ME 04122 Group Name: State ID Number:  
(207) 575-2211 ext. [Phone] FEIN Number: 01-0278678

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: 50.00 per form  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Unum Life Insurance Company of America	\$50.00	07/12/2011	49691267

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed-Closed	Stephanie Fowler	08/10/2011	08/10/2011

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## Disposition

Disposition Date: 08/10/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	LTC Enrollment Brochure	Filed-Closed	Yes

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## Form Schedule

### Lead Form Number: EN-1583 (7-11)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 08/10/2011	EN-1583 (7-11)	Advertising	LTC Enrollment Brochure	Initial			EN-1583 (7-11).pdf



The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

# Who controls your future?

Be prepared with long term care insurance from Unum.

## Your life, your choice

There are plenty of decisions to make for retirement...

- Fishing or golf?
- Motor home or long-awaited cruise?
- A house at the beach — or close to the grandchildren?



**Long term care insurance may help you avoid a far more difficult decision:** whether to exhaust your savings or liquidate your assets to pay for a period of long term care. This policy may help you be prepared for the financial realities and help you maintain control of some important decisions, such as:

- Who would take care of me?
- Where can I choose to receive care?
- Would I be a burden on my children if my savings couldn't cover my care?

## What is long term care?

Whether it's due to a motorcycle accident or a serious illness, it is the type of care you may need if you couldn't independently perform the basic activities of daily living: bathing, dressing, using the toilet, transferring from one location to another, continence and eating, or if you suffered severe cognitive impairment from a condition such as Alzheimer's disease.

<sup>1,2,3</sup> U.S. Department of Health and Human Services, "National Clearinghouse for Long-Term Care Information," updated October 2008. Available at: [http://www.longtermcare.gov/LTC/Main\\_Site/Understanding\\_Long\\_Term\\_Care/Basics/Basics.aspx](http://www.longtermcare.gov/LTC/Main_Site/Understanding_Long_Term_Care/Basics/Basics.aspx), cited November 17, 2009.  
<sup>4</sup> Genworth Financial, "2009 Cost of Care Study," April 2009.

## Who's at risk?

Long term care insurance is not just for the elderly.

- 40% of people currently receiving long term care are working-age adults 18 to 64 years old.<sup>1</sup>
- About 70% of individuals over age 65 will require some type of long term care services during their lifetime.<sup>2</sup>
- By 2020, 12 million people are projected to need long term care.<sup>3</sup>

## How does this coverage help?

Your long term care benefits can help you pay for the cost of your care.

Here are some examples of the cost of long term care based on national averages.<sup>4</sup>



Home health:	
Home health aide (\$18.50/hour)	\$24,050/year*
Assisted living:	
Assisted living (\$2,825.25/month)	\$33,903/year
Private nursing home:	
Private nursing home (\$203.31/day)	\$74,208.15/year

\*Based on receiving care five hours a day/five days a week at \$18.50/hour. For illustrative purposes only.

## How to apply

Your benefit enrollment is coming soon. To learn more, watch for information from your employer.

# Get the coverage you need.

## Won't my other insurance pay for long term care?

**Unfortunately, no.**

- Medical insurance and Medicare are designed to pay for specific care for acute conditions — not for long term help with daily living.
- Medicaid only helps with long term care expenses after you have depleted virtually all of your assets. The exact amount varies by state but usually leaves just a few thousand dollars in total assets.
- Only long term care insurance may cover those costs and allow you to maintain as much of your assets as possible.

## Do I need to be in a nursing home to use my LTC insurance?

All Unum plans include a home health option. This allows you to use your benefit to pay for an aide to come to your home so you can remain in your residence as long a possible.

## Why buy now?

People often buy long term care insurance at an early age, because the younger you are, the more affordable the rates.

In fact, 84% of people who purchase long term care insurance are of working age.<sup>5</sup>

## Why buy coverage at work?

1. You may get more affordable rates when you buy this coverage through your employer and you may extend your coverage to your parents and spouse.
2. Depending on your plan, you may be able to pay your premiums through convenient payroll deduction.
3. Your employer has selected coverage from Unum, the leading provider of group LTC insurance for employees in the U.S.<sup>6</sup>

## Additional help for caregivers

Even if you don't need long term care in the immediate future, you may be a caregiver for someone you love. Your plan includes LTC Connect® service, which gives you access to counselors who can help you find long term care providers in your area, a support group, or other assistance you may need. This service also provides discounts for medical equipment such as walkers, hearing aids, wheelchairs, and other related needs.

<sup>5</sup> LIMRA 2009 U.S. Group Long-Term Care Insurance, 2009 New Business and In Force, 2010 (inforce cases).

<sup>6</sup> LIMRA, 2008 Group LTC Report, 2009. Based on inforce cases. Excluding federal and California-specific Group LTC plans, Unum also ranks first in number of employees enrolled.

Nursing home care based on 24-hour care for one year.  
Assisted living based on 12 months care. Home care based on five hours of care per day, five days per week for Non-Medicaid Certified home health aide services.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states.

The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form GLTC04 or contact your Unum representative.

Underwritten by: Unum Life Insurance Company of America, 2211 Congress Street Portland, Maine 04122

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